

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 17-24820-ABA
Chapter: 7
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Paul H Powers Jr
33 West Clementon Road
Gibbsboro, NJ 08026

Social Security No.:

xxx-xx-3661

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: November 8, 2017

JAN: kaj

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Paul H Powers, Jr
 Debtor

Case No. 17-24820-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: cscnodsc

Page 1 of 1
 Total Noticed: 18

Date Rcvd: Nov 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2017.

db
 516956260 +Paul H Powers, Jr, 33 West Clementon Road, Gibbsboro, NJ 08026-1105
 516956261 +Big Lots 1290, 165 White Horse Pike, Clementon, NJ 08021-4100
 516956262 +Cach, LLC, 4500 Cherry Creek Drive S, Ste #700, Denver, CO 80246-1534
 516956262 Citifinancial, Bankruptcy Department, PO Box 140489, Irving, TX 75014-0489
 516956266 Ditech Financial LLC, PO Box 6172, Rapid City, MN 55709
 517156695 +Ditech Financial LLC, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406,
 Westmont, NJ 08108-2812
 516956267 First Premier Bank, PO Box 5519, Sioux Falls, SD 57117-5519
 516956268 +Fox Rothschild, LLP, 747 Constitution Drive, Suite 100, Exton, PA 19341-1100
 516956269 +James A. Santarpio, Advance Scale Company, Inc., and Scale Works, LLC,
 2400 Egg Harbor Road, Clementon, NJ 08021-1431
 516956270 Kay Jewelers, PO Box 3680, Akron, OH 44309-3680
 516956272 +Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Rd Ste 100, Mount Laurel, NJ 08054-3437
 516956273 +Trident Asset Management, PO Box 888424, Atlanta, GA 30356-0424

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Nov 08 2017 22:44:09 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 08 2017 22:44:06 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516956263 +E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Nov 08 2017 22:44:36 Comcast,
 1 Comcast Ctr, Philadelphia, PA 19103-2899
 516956264 +E-mail/Text: bankruptcy_notifications@ccsusa.com Nov 08 2017 22:44:55
 Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
 516956265 E-mail/PDF: creditonebknofications@resurgent.com Nov 08 2017 22:46:33 CreditOne Bank,
 PO Box 98873, Las Vegas, NV 89193-8873
 516956271 E-mail/Text: bankruptcydpt@mcmcg.com Nov 08 2017 22:44:06 Midland Funding, LLC,
 8875 Aero Dr Ste 200, San Diego, CA 92123-2255

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2017 at the address(es) listed below:

Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.epiqsystems.com
 Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
 Rex J. Roldan on behalf of Debtor Paul H Powers, Jr roldanlaw@comcast.net,
 r43760@notify.bestcase.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4